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Testimony for the Consumer and Provider Protection Act Senate Study Committee

Chairman Burke and members of the study committee good morning, my name is Fatimot Ladipo and I am the director of Government Affairs for the Georgia Dental Association. The Georgia Dental Association represents approximately 3400 of the licensed dentists in Georgia. I am here today to share with you some of the challenges that the dental community is experiencing with insurance companies regarding rental networks and why the need for transparency is so important.

Rental networks have increasingly become a problem in the dental community. While the number of complaints from dentist have slowly increased, this is likely a bigger problem than we realize given that most dentists are solo practitioners and do not have resources to purchase expensive software or hire multiple staff people to concentrate only on determining accuracy of reimbursements from insurers. In dentistry, when insurance providers allow affiliates or third party access to access the dentist's contract rate without their knowledge or notification it can cause unnecessary inefficiencies in dental offices that impact the dentist's relationship with their patients.

Dental offices are now forced to spend extra time investigating not only claim checks that are for less than the amount submitted, but they also have to investigate why they are receiving

claim checks from unknown insurance companies. Dentists, like any other business make decisions regarding their business based on sound financial knowledge and models. They thoroughly review insurance contracts like any other contract they enter into. As it relates to insurance contracts, dentists more often than not sign contracts with insurance companies that have good reimbursement rates, process claims in a timely manner, and respond to questions and concerns promptly. Every dentist makes the decision regarding which insurance to accept based on what works best for their business.

Dentist are not anti-insurance companies, they simply want insurance companies to provide them with advance notice when they rent out their networks and discounts. Today I have with me Dr. Doug Torbush to share with you his personal experience with rental networks. He like other dentist around the state want to know upfront with whom they are doing business and what they should expect to be paid for the services they provide to their patients.

With that Chairman Burke and members of the committee thank you for your time. If you have any questions I will be happy to answer them now or after you hear from Dr Torbush.